



Order Filed on November 12, 2020
by Clerk,
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

839764
PHELAN HALLINAN DIAMOND & JONES, PC
1617 JFK Boulevard, Suite 1400
Philadelphia, PA 19103
856-813-5500
Attorneys for Secured Creditor: Paramount Residential
Mortgage Group, Inc.

In Re:

Christopher A. Dawes

Case No: 17-29111 - SLM

Hearing Date: 09/23/2020

Judge: Stacey L. Meisel

**CONSENT ORDER RESOLVING SECURED CREDITOR'S RESPONSE TO
DEBTOR'S MOTION TO REINSTATE STAY AS TO CREDITOR, PARAMOUNT
RESIDENTIAL MORTGAGE GROUP, INC.**

The consent order set forth on the following pages, numbered two (2) through four (4) is
hereby **ORDERED**.

DATED: November 12, 2020

A handwritten signature in cursive script, reading "Stacey L. Meisel", is written over a horizontal line.
Honorable Stacey L. Meisel
United States Bankruptcy Judge

NJID 839764

PHELAN HALLINAN DIAMOND & JONES, PC

1617 JFK Boulevard, Suite 1400

Philadelphia, PA 19103

856-813-5500

ATTORNEYS FOR PARAMOUNT RESIDENTIAL MORTGAGE GROUP, INC.

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY**

IN RE:

CHRISTOPHER A. DAWES

Debtor

CASE NO. 17-29111 - SLM

CHAPTER 13

CONSENT ORDER RESOLVING
SECURED CREDITOR'S RESPONSE TO
DEBTOR'S MOTION TO REINSTATE
STAY AS TO CREDITOR, PARAMOUNT
RESIDENTIAL MORTGAGE GROUP, INC.

HEARING DATE: 09/23/2020

This Consent Order pertains to the property located at 1414-16 Frances Lane, Plainfield, NJ 07062, mortgage account ending with "5388";

THIS MATTER having been brought before the Court by Michelle Labayen, Esquire attorney for debtor, Christopher A. Dawes, upon the filing of a Motion To Reinstate Stay as to Creditor, Paramount Residential Mortgage Group, Inc., Paramount Residential Mortgage Group, Inc. (hereinafter "**Cenlar FSB**") by and through its attorneys, Phelan Hallinan Diamond & Jones, PC having filed a Response to the Motion To Reinstate Stay and the parties having subsequently resolved their differences; and the Court noting the consent of the parties to the form, substance and entry of the within Order; and for other and good cause shown:

IT IS ORDERED as follows:

1. The Automatic Stay as to Cenlar FSB is hereby **REINSTATED**.
2. The debtor is in post-petition arrears to the secured creditor and is due for **January 1, 2020** payment @ **\$1,346.21** per month, with **\$340.91** in debtor's suspense.
3. The debtor shall bring account post-petition current and tender the sum of **\$13,121.19** (10 payments @ \$1,346.21, less funds in suspense @ \$340.91) no later than **October 31, 2020**;
3. The debtor shall resume making regular post-petition pmts to Cenlar FSB effective **November 1, 2020**.

4. Payments to the Secured Creditor shall be made to the following address(es):

Regular Monthly payment:

Cenlar FSB
Attn: BK Department
425 Phillips Blvd.
Ewing, NJ 08618

Cure payments:

Cenlar FSB
Attn: BK Department
425 Phillips Blvd.
Ewing, NJ 08618

5. In the event of Default:

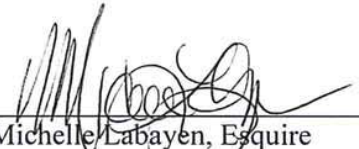
- (a) Should the Debtor fail to make any of the above captioned payments, or if any regular monthly mortgage payment commencing after the cure of the post-petition delinquency is more than thirty (30) days late, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and Debtor's attorney and the court shall enter an Order granting relief from the Automatic Stay
- (b) In the event the Debtor converts to a Chapter 7 during the pendency of this bankruptcy case, the Debtor shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtor fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and Debtor's attorney and the court shall enter an Order granting relief from the Automatic Stay
- (c) This agreed order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay

6. Award of Attorneys' Fees: Movant reserves its right to file a Post-Petition Fee Notice for fees incurred in connection with filing Certification of Default and Response to debtor's Motion to Reinstate Automatic Stay.

The undersigned hereby consent to the form,
Content and entry of the within Order:

PHELAN HALLINAN DIAMOND & JONES, PC
Attorneys for Secured Creditor:
PARAMOUNT RESIDENTIAL MORTGAGE GROUP, INC.

/s/ Andrew Spivack
Andrew Spivack, Esq.
Phelan Hallinan Diamond & Jones, PC
1617 JFK Boulevard, Suite 1400
Philadelphia, PA 19103
Tel: 856-813-5500 Ext. 31566
Fax: 856-813-5501
Email: andrew.spivack@phelanhallinan.com



Michelle Labayen, Esquire
Attorney for debtor

Dated: _____

Dated: 11/7/2020

In re:
Christopher A. Dawes
Debtor(s)

Case No. 17-29111-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Nov 12, 2020

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 14, 2020:

Recip ID	Recipient Name and Address
db	+ Christopher A. Dawes, 1414 Frances Lane, Plainfield, NJ 07062-2125

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 14, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 12, 2020 at the address(es) listed below:

Name	Email Address
Andrew L. Spivack	on behalf of Creditor PARAMOUNT RESIDENTIAL MORTGAGE GROUP INC. andrew.spivack@brockandscott.com, wbecf@brockandscott.com
Craig Scott Keiser	on behalf of Creditor PARAMOUNT RESIDENTIAL MORTGAGE GROUP INC. craig.keiser@law.njoag.gov
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Michelle Labayen	on behalf of Debtor Christopher A. Dawes michelle@labayenlaw.com silvia@labayenlaw.com;giovanna@labayenlaw.com
Nicholas V. Rogers	

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Nov 12, 2020

Form ID: pdf903

Total Noticed: 1

on behalf of Creditor CENLAR FSB AS SERVICER FOR PARAMOUNT RESIDENTIAL MORTGAGE GROUP INC.
nj.bkecf@fedphe.com

Rebecca Ann Solarz

on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmlawgroup.com

Robert Davidow

on behalf of Creditor PARAMOUNT RESIDENTIAL MORTGAGE GROUP INC. nj.bkecf@fedphe.com

Sherri Jennifer Smith

on behalf of Creditor PARAMOUNT RESIDENTIAL MORTGAGE GROUP INC. ssmith@pincuslaw.com,
nj.bkecf@fedphe.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William M.E. Powers, III

on behalf of Creditor Paramount Residential Mortgage Group Inc. ecf@powerskirm.com

TOTAL: 11